

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Danielle Ramos | Social Security number or ITIN | xxx-xx-9422 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-29773-MBK | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Ramos
aka Danielle Silva

1/6/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle Ramos
Debtor

Case No. 19-29773-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 06, 2025

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2025:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Danielle Ramos, 21 Eastwood Avenue, Long Branch, NJ 07740-7370 |
| cr | + MTGLQ Investors, LP c/o Rushmore Loan Management S, P.O. Box 55004, Irvine, CA 92619-5004 |
| 518520608 | AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104 |
| 518520609 | Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091 |
| 518520615 | Rushmore Loan Management, PO Box 514707, Los Angeles, CA 90051-4707 |
| 518520616 | + Verizon, Attn: Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142 |
| 518520617 | + Verizon, Attn: Trident Asset Management, 53 Perimeter Center E Ste 4, Atlanta, GA 30346-2294 |
| 519960417 | Wilmington Savings Fund Society. FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609 |
| 519960418 | + Wilmington Savings Fund Society. FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society. FSB et Fay Servicing, LLC 75381-4609 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 06 2025 20:35:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jan 06 2025 20:35:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: RASEBN@raslg.com | Jan 06 2025 20:34:00 | Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458 |
| cr | + Email/Text: RASEBN@raslg.com | Jan 06 2025 20:34:00 | Nationstar Mortgage LLC d/b/a Champion Mortgage C, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| cr | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | Wilmington Savings Fund Society. FSB, not in its i, c/o Rushmore Loan Managment Services, PO Box 55004, Irvine, CA 92619-5004 |
| 518623839 | + EDI: ATTWIREBK.COM | Jan 07 2025 01:28:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 518632081 | + EDI: LCIBAYLN | Jan 07 2025 01:28:00 | Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 |
| 518536087 | + EDI: COMCASTCBLCENT | Jan 07 2025 01:28:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931 |
| 518520611 | EDI: COMCASTCBLCENT | Jan 07 2025 01:28:00 | Comcast, PO Box 1577, Newark, NJ 07101-1577 |

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|-----------|---|----------------------|--|
| 518992973 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 518992972 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 519843615 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jan 06 2025 20:35:00 | Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing, |
| 519843614 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jan 06 2025 20:35:00 | Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 518520613 | + EDI: LCIICSYSTEM | Jan 07 2025 01:28:00 | I.C. Systems, 444 Highway 96, Saint Paul, MN 55127-2557 |
| 518520614 | EDI: IRS.COM | Jan 07 2025 01:28:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518520610 | EDI: JPMORGANCHASE | Jan 07 2025 01:28:00 | Chase, PO Box 15153, Wilmington, DE 19886 |
| 518539183 | Email/PDF: resurgentbknofications@resurgent.com | Jan 06 2025 20:46:16 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518623750 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004 |
| 518520956 | ^ MEBN | Jan 06 2025 20:32:24 | Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519703240 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096 |
| 519703241 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 06 2025 20:34:00 | RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept. |
| 518618798 | + EDI: AIS.COM | Jan 07 2025 01:28:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518636606 | + Email/Text: peritus@ebn.phinsolutions.com | Jan 06 2025 20:35:00 | Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419 |
| 518520618 | + Email/Text: bankruptcynotice@westlakefinancial.com | Jan 06 2025 20:35:00 | Westlake Financial, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847 |

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519655715 | | Nationstar Mortgage LLC |
| 518520612 | ## | ERC, PO Box 23870, Jacksonville, FL 32241-3870 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Albert Russo | docs@russotrustee.com |
| Charles G. Wohlrab | on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com |
| Charles G. Wohlrab | on behalf of Creditor Nationstar Mortgage LLC bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com |
| Denise E. Carlon | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Douglas J. McDonough | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust dmcdonough@flwlaw.com, NJbkynecf@flwlaw.com |
| James J. Cerbone | on behalf of Debtor Danielle Ramos jamescerboneesq@gmail.com cerbonejr83307@notify.bestcase.com |
| Kimberly A. Wilson | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust kimwilson@raslg.com |
| Laura M. Egerman | on behalf of Creditor Wilmington Savings Fund Society. FSB not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com |
| Richard Gerbino | on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com |
| Richard Gerbino | on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com |
| Robert P. Saltzman | on behalf of Creditor Wilmington Savings Fund Society. FSB not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1 dnj@pbslaw.org |
| Robert P. Saltzman | on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services dnj@pbslaw.org |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 13